

IN THE CLAIMS

Please amend the claims as follows:

Claim 1 (Currently Amended): A method for ~~maintaining~~ managing an account over a plurality of periods using a reverse budget, wherein the account includes an available account balance derived from one or more revenue sources and a plurality of expenditures, comprising:

adding an income amount from the one or more revenue sources to the account balance;

grouping each of the plurality of expenditures into one of a plurality of categories, wherein each expenditure is grouped into one of the plurality of categories based on a type of the expenditure;

~~specifying~~ determining a budget amount for each of the plurality of categories, wherein the budget amount represents an amount that the sum of the expenditures in the respective category should not exceed during any one of the plurality of periods;

calculating a remaining balance for each of the plurality of categories, wherein each remaining balance is calculated by adding the budget amount in the respective category at the beginning of each of the plurality of periods and then subtracting a sum of the expenditures in the respective category ~~from the budget amount in the respective category~~ during the respective period;

~~calculating~~ determining a cost associated with each of the plurality of expenditures, wherein the cost represents a total number of hours a user must spend working at the user's pay rate ~~an amount of work required for a user to pay for the expenditure~~ during the respective period;

outputting the account balance, the cost and the plurality of remaining balances to the user; and

revising at least one selected from the group consisting of the budget amount of at least one of the plurality of categories and one or more of the plurality of expenditures of at least one of the plurality of categories ~~managing the account~~ based on the account balance, the cost, and the plurality of remaining balances.

Claim 2 (Previously Presented): The method of Claim 1, wherein the plurality of expenditures represent a plurality of predetermined amounts.

Claim 3 (Previously Presented): The method of Claim 2, further comprising summing the plurality of expenditures to create an expenditure total.

Claim 4 (Currently Amended): The method of Claim 1, wherein calculating the cost ~~determining the budget amount~~ comprises:

determining a total number of hours worked by the user in a specified period of time;

determining a salary for the user in the specified period of time;

dividing the salary for the specified period by the total number of hours worked to obtain a maximizable factor; and

dividing the expenditure by the maximizable factor.

Claim 5 (Previously Presented): The method of Claim 2, further comprising summing the plurality of budget amounts to create a total budget amount.

Claim 6 (Canceled): The method of Claim 5, wherein the cumulative cost is a plurality of cumulative costs.

Claim 7 (Canceled): The method of Claim 6, further comprising summing the cumulative costs to create a total cumulative cost.

Claim 8 (Canceled): The method of Claim 7, further comprising:

initializing the predetermined amount for the category to the expenditure;

updating the maximizable cost associated with the expenditure;

updating the cumulative cost associated with the expenditure;

updating the expenditure total;

updating the total maximizable cost; and

updating the total cumulative cost.

Claim 9 (Previously Presented): The method of Claim 5, further comprising determining an available account balance of at least one of the one or more revenue sources, wherein determining the available account balance includes:

determining a subaccount amount at a predetermined time; and

summing the available account balance and the subaccount amount.

Claim 10 (Previously Presented): The method of Claim 9, wherein a determination of the available account balance further includes:

determining a bank account balance; and

subtracting a minimum balance.

Claim 11 (Canceled): The method of Claim 10, wherein updating the worksheet comprises:

updating the bank account;

updating the subaccount; and

updating the funds total.

Claim 12 (Canceled): The method of Claim 11, wherein updating the income amount comprises:

deducting the income amount; and

increasing the bank account balance by the income amount.

Claim 13 (Withdrawn) The method of Claim 9, wherein the subaccount is selected from a group of subaccounts consisting of a financial account, money market account, a checking account, a savings account, passbook account, an ATM account and a cash account.

Claim 14 (Withdrawn): The method of Claim 13, wherein updating the subaccount includes determining the balance of the subaccounts.

Claim 15 (Withdrawn): The method of Claim 14, wherein updating the worksheet includes funding the expenditure by deducting the subaccount by the expenditure amount.

Claim 16 (Previously Presented): The method of Claim 9, wherein the plurality of categories are selected from the group consisting of a Save, a Credit Card, a Mortgage, a Rent, a Homeowners Dues, an Electricity, a Phone, a Water, a Home Insurance, a Cable Television, an Internet Service, a Toll Cost, a Laundry, a Car Payment, a Gas, a Car Insurance, a Car Maintenance, a Health Club, a Haircut, a Prescription, a Charity, a Vacation, an Entertainment, a Clothing, a Personal Care, a Tuition, a Child Activities, a Meals, a Groceries and a Miscellaneous.

Claim 17 (Previously Presented): The method of Claim 16, wherein the method is implemented using a computerized spreadsheet.

Claim 18 (Withdrawn): The method of Claim 1, wherein computing the maximizable cost comprises:

determining a total number of hours worked in a period;

determining a salary for the period;

dividing the salary by the total number of hours worked in the period to obtain a maximizable factor; and

dividing the expenditure by the maximizable factor.

Claim 19 (Withdrawn): The method of Claim 1, wherein generating the cumulative cost comprises:

determining an initial budget for the category;

adding the initial budget to the cumulative cost;

determining the predetermined amount for the category;

subtracting the predetermined amount for the category from the cumulative cost.

Claim 20 (Withdrawn): The method of Claim 1, wherein updating the worksheet comprises:

funding the expenditure; and

annotating the funding with a double entry system.

Claim 21 (Withdrawn): The method of Claim 20, further comprising:

identifying a payment source, wherein the payment source is selected from a group of a credit card, a cash account, a checking account, a money market account, an ATM account, and a passbook account.

Claim 22 (Withdrawn): The method of Claim 9, further comprising arranging the categories, the expenditures, the expenditure total, the maximizable costs, the total maximizable

costs, the cumulative costs, the total cumulative costs, the income amount, the available bank balance, the subaccount and the funds total in a distributed format on a medium.

Claim 23 (Withdrawn): The method of Claim 22, wherein the medium is a spreadsheet.

Claim 24 (Currently Amended): A computer program embodied on a computer readable medium for maintaining ~~managing~~ an account over a plurality of periods using a reverse budget, wherein the account includes an available account balance derived from one or more revenue sources and ~~[[a]]~~ the plurality of expenditures, comprising:

a first computer code for adding an income amount from the one or more revenue sources to the account balance;

a second computer code for grouping each of the plurality of expenditures into one of a plurality of categories, wherein each expenditure is grouped into one of the plurality of categories based on a type of the expenditure;

a third computer code for specifying ~~determining~~ a budget amount for each of the plurality of categories, wherein the budget amount represents an amount that the sum of the expenditures in the respective category should not exceed during any one of the plurality of periods;

a fourth computer code for calculating a remaining balance for each of the plurality of categories, wherein each remaining balance is calculated by adding the budget amount in the respective category at the beginning of each of the plurality of periods and then subtracting a sum of the expenditures in the respective category ~~from the budget amount in the respective category~~ during the respective period;

a fifth computer code for calculating ~~determining~~ a cost associated with each of the plurality of expenditures, wherein the cost represents a total number of hours a user must spend working at the user's pay rate ~~an amount of work required for a user to pay for the expenditure~~; and

a sixth computer code for outputting the account balance, the cost and the plurality of remaining balances to the user; and

a seventh computer code for revising at least one selected from the group consisting of the budget amount of at least one of the plurality of categories and one or more of the plurality of expenditures of at least one of the plurality of categories ~~managing the account~~ based on the account balance, the cost, and the plurality of remaining balances.

Claim 25 (Previously Presented): The computer program of Claim 24, wherein the plurality of expenditures represents a plurality of predetermined amounts.

Claim 26 (Previously Presented): The computer program of Claim 25, further comprising:

an eighth computer code for summing the plurality of expenditures to create an expenditure total; and

a ninth computer code for summing the plurality of budget amounts to create a total budget amount.

Claim 27 (Previously Presented): The computer program of Claim 26, wherein the budget amount for each of the plurality of categories initially comprises the expenditures in the respective category .

Claim 28 (Currently Amended): The computer program of Claim 27, further comprising a tenth computer code for determining an available account balance of at least one of the one or more revenue sources, wherein determining the available account balance includes:

[[a]] an eleventh computer code for determining a subaccount amount at a predetermined time; and

a twelfth computer code for summing the available balance and the subaccount.

Claim 29 (Previously Presented): The computer program of Claim 28, wherein a determination of the available account balance further includes:

a thirteenth computer code for determining a bank account balance; and

a fourteenth computer code for subtracting a minimum balance.

Claim 30 (Canceled): The method of Claim 29, wherein updating the worksheet comprises:

updating the bank account;

updating the subaccount; and

updating the funds total.

Claim 31 (Canceled): The method of Claim 30, wherein updating the income amount comprises:

deducting the income amount; and

increasing the bank account balance by the income amount.

Claim 32 (Withdrawn): The method of Claim 29, wherein the subaccount is selected from a group of subaccounts consisting of a financial account, a money market account, a checking account, a savings account, a passbook account, an ATM account and a cash account.

Claim 33 (Withdrawn): The method of Claim 32, wherein updating the subaccount includes determining the balance of the subaccounts.

Claim 34 (Withdrawn): The method of Claim 33, wherein updating the worksheet includes funding the expenditure by deducting the subaccount by the expenditure amount.

Claim 35 (Previously Presented): The computer program of Claim 26, wherein the plurality of categories are selected from the group consisting of a Save, a Credit Card, a Mortgage, a Rent, a Homeowners Dues, an Electricity, a Phone, a Water, a Home Insurance, a Cable Television, an Internet Service, a Toll Cost, a Laundry, a Car Payment, a Gas, a Car Insurance, a Car Maintenance, a Health Club, a Haircut, a Prescription, a Charity, a Vacation, an Entertainment, a Clothing, a Personal Care, a Tuition, a Child Activities, a Meals, a Groceries and a Miscellaneous.

Claim 36 (Canceled): The method of Claim 35, wherein the method is employed as a computerized spreadsheet.

Claim 37 (Withdrawn): The method of Claim 24, wherein computing the maximizable cost comprises:

determining a total number of hours worked in a period; determining a salary for the period;

dividing the salary by the total number of hours worked in the period to obtain a maximizable factor; and

dividing the expenditure by the maximizable factor.

Claim 38 (Withdrawn): The method of Claim 24, wherein generating the cumulative cost comprises:

determining an initial budget for the category;

adding the initial budget to the cumulative cost;

determining the predetermined amount for the category;

subtracting the predetermined amount for the category from the cumulative cost.

Claim 39 (Withdrawn): The method of Claim 24, wherein updating the worksheet comprises:

funding the expenditure; and

annotating the funding with a double entry system.

Claim 40 (Withdrawn): The method of Claim 39, further comprising:

identifying a payment source, wherein the payment source is selected from a group of a credit card, a cash account, a checking account, a money market account, an ATM account, and a passbook account.

Claim 41 (Withdrawn): The method of Claim 26, further comprising arranging the categories, the expenditures, the expenditure total, the maximizable costs, the total maximizable costs, the cumulative costs, the total cumulative costs, the income amount, the available bank balance, the subaccount and the funds total in a distributed format on a medium.

Claim 42 (Withdrawn): The method of Claim 41, wherein the medium is a spreadsheet.

Claim 43 (Currently Amended): A computer-readable medium for maintaining ~~managing~~ an account over a plurality of periods using a reverse budget, wherein the account includes an available account balance derived from one or more revenue sources and ~~[[a]]~~ the plurality of expenditures, comprising:

a processor programmed to:

add an income amount from the one or more revenue sources to the account balance;

group each of the plurality of expenditures into one of a plurality of categories, wherein each expenditure is grouped into one of the plurality of categories based on a type of the expenditure;

~~specifying~~ determine a budget amount for each of the plurality of categories, wherein the budget amount represents an amount that the sum of the expenditures in the respective category should not exceed during any one of the plurality of periods;

calculate a remaining balance for each of the plurality of categories, wherein each remaining balance is calculated by adding the budget amount in the respective category at the beginning of each of the plurality of periods and then subtracting a sum of the expenditures in the respective category ~~from the budget amount in the respective category~~ during the respective period;

calculate ~~determine~~ a cost associated with each of the plurality of expenditures, wherein the cost represents a total number of hours a user must spend working at the user's pay rate an amount of work required for a user to pay for the expenditure during the respective period;

output the account balance, the cost and the plurality of remaining balances to the user;
and

revise at least one selected from the group consisting of the budget amount of at least one of the plurality of categories and one or more of the plurality of expenditures of at least one of the plurality of categories ~~manage the account~~ based on the account balance, the cost and the plurality of remaining balances.

Claim 44 (Previously Presented): The medium of Claim 43, wherein the plurality of expenditures represents a plurality of predetermined amounts.

Claim 45 (Previously Presented): The medium of Claim 44, wherein the processor is further programmed to:

sum the plurality of expenditures to create an expenditure total; and

sum the plurality of budget amounts to create a total budget amount.

Claim 46 (Previously Presented): The medium of Claim 45, wherein the budget amount for each of the plurality of categories initially comprises the expenditures in the respective category.

Claim 47 (Previously Presented): The medium of Claim 46, wherein the processor is further programmed to determine an available account balance of at least one of the one or more revenue sources, wherein determining the available account balance includes:

determine a subaccount amount at a predetermined time; and

sum the available amount balance and the subaccount .

Claim 48 (Previously Presented): The medium of Claim 47, wherein a determination of the available account balance further includes:

determine a bank account balance; and

subtract a minimum balance.

Claim 49 (Canceled): The medium of Claim 48, wherein to update the worksheet comprises:

update the bank account;

update the subaccount; and

update the funds total.

Claim 50 (Canceled): The medium of Claim 49, wherein to update the income amount comprises:

deduct the income amount; and

increase the bank account balance by the income amount.

Claim 51 (Withdrawn): The medium of Claim 48, wherein the subaccount is selected from a group of subaccounts consisting of a financial account, a money market account, a checking account, a savings account, a passbook account, an ATM account and a cash account.

Claim 52 (Withdrawn): The medium of Claim 51, wherein to update the subaccount includes to determine the balance of the subaccounts.

Claim 53 (Withdrawn): The medium of Claim 52, wherein to update the worksheet includes to fund the expenditure by deducting the subaccount by the expenditure amount.

Claim 54 (Previously Presented): The medium of Claim 45, wherein the plurality of categories are selected from the group consisting of a Save, a Credit Card, a Mortgage, a Rent, a Homeowners Dues, an Electricity, a Phone, a Water, a Home Insurance, a Cable Television, an Internet Service, a Toll Cost, a Laundry, a Car Payment, a Gas, a Car Insurance, a Car Maintenance, a Health Club, a Haircut, a Prescription, a Charity, a Vacation, an Entertainment, a Clothing, a Personal Care, a Tuition, a Child Activities, a Meals, a Groceries and a Miscellaneous.

Claim 55 (Canceled): The medium of Claim 54, wherein the medium is employable as a computerized spreadsheet.

Claim 56 (Withdrawn): The medium of Claim 43, wherein to compute the maximizable cost comprises:

determine a total number of hours worked in a period; determine a salary for the period;

divide the salary by the total number of hours worked in the period to obtain a maximizable factor; and

divide the expenditure by the maximizable factor.

Claim 57 (Withdrawn): The medium of Claim 43, wherein to generate the cumulative cost comprises:

determine an initial budget for the category;

add the initial budget to the cumulative cost;

determine the predetermined amount for the category;

subtract the predetermined amount for the category from the cumulative cost.

Claim 58 (Withdrawn): The medium of Claim 43, wherein to update the worksheet comprises:

fund the expenditure; and

annotate the funding with a double entry system.

Claim 59 (Withdrawn): The medium of Claim 58, wherein the processor is further programmed to:

identify a payment source, wherein the payment source is selected from a group of a credit card, a cash account, a checking account, a money market account, an ATM account, and a passbook account.

Claim 60 (Withdrawn): The medium of Claim 45, wherein the processor is further programmed to arrange the categories, the expenditures, the expenditure total, the maximizable costs, the total maximizable costs, the cumulative costs, the total cumulative costs, the income amount, the available bank balance, the subaccount and the funds total in a distributed format on a medium.

Claim 61 (Withdrawn): The medium of Claim 60, wherein the medium is a spreadsheet.

Claim 62 (New): The method of Claim 1, wherein revising comprises eliminating or reducing one or more of the plurality of expenditures of at least one of the plurality of categories.

Claim 63 (New): The method of Claim 1, wherein revising comprises reducing or increasing the budget amount of at least one of the plurality of categories.